

EXHIBIT 8

Gentle Breeze Consumer Loan Agreement

EXHIBIT 8

PLEASE TAKE A MOMENT TO REVIEW THIS LOAN AGREEMENT CAREFULLY. YOU WILL BE REQUIRED TO ELECTRONICALLY SIGN AND DATE IT. YOU WILL ALSO ELECTRONICALLY SIGN AND DATE THE DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION.

Loan # 23865419

Agreement Date 05/19/2020
Effective Date 05/20/2020

Gentle Breeze Online
8 Crestwood Road
Boulevard, CA 91905

Borrower's Name:
ANTHONY A [REDACTED]
Borrower's Address:
[REDACTED] FL 33035
Phone: [REDACTED]
Email: [REDACTED]@GMAIL.COM
SSN: [REDACTED]

We cannot commit to make a loan to You unless and until Your completed application is approved by Our Underwriting Department.

TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to your or on your behalf	Total Payments The amount you will have paid after you have made all payments as scheduled
1678.39%	\$137.95	\$300.00	\$437.95
Your Payment Schedule will be:			
Number of Payments	Principal and Interest	Service Fee	Total Payment
1	\$302.95	\$135.00	\$437.95
			Payment Due 05/29/2020

Late Fee: If a payment is received Five (5) business days or later past the Payment Due Date, You will be subject to a late fee of \$30.00.

Prepayment: There is no penalty if you pay off the total amount of the loan before the final due date

See the terms of the Loan Agreement below for additional information about nonpayment, default, any required repayment in full before the schedule date, prepayment, refunds, penalties and other terms and conditions.

**ITEMIZATION OF AMOUNT FINANCED: Principal Amount Financed/Amount given to You directly
\$300.00**

PAYMENT OPTIONS:

* **Minimum Payment:** You will pay the Finance Charges on the Payment Due Date. If you make only a Minimum Payment, you will have a remaining balance due of the principal amount of Your Loan plus any additional finance charges. Please contact Customer Service at CustomerService@GentleBreezeOnline.com or 888-645-4171 to obtain a complete updated payment schedule.

* **Payment in Full:** You may choose to pay the principal amount and all Finance Charges in full on Your Payment Due Date. No additional payment need be made.

* **Payment of Other Amount:** You may choose to make the Minimum Payment plus an additional amount that will be applied to principal. The remaining principal balance plus any additional finance charges. Please contact Customer Service at CustomerService@GentleBreezeOnline.com or 888-645-4171 to obtain a complete updated payment schedule.

SPECIAL NOTICES:

*** YOUR LOAN IS A VERY EXPENSIVE FORM OF BORROWING.**
*** YOUR LOAN IS DESIGNED TO ASSIST YOU IN MEETING YOUR SHORT TERM CASH NEEDS. IT IS NOT A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS.**
*** NON-PROFIT CREDIT COUNSELING SERVICES ARE AVAILABLE IN YOUR COMMUNITY FOR CONSUMERS EXPERIENCING FINANCIAL PROBLEMS.**

TERMS AND CONDITIONS

In this Loan Agreement ("Loan Agreement" or "Agreement") In this Loan Agreement ("Loan Agreement" or "Agreement") the words "We", "Us" and "Our" mean GENTLE BREEZE, and any authorized representative, agent, independent contractor, affiliate or assignee We use in the provision of Your loan. "You" and "Your" means the consumer who signs this Agreement electronically. The term "business day" means any calendar day other than a Saturday, Sunday or a bank or federal holiday.

GENTLE BREEZE ONLINE Is a division of the La Posta Tribal Lending Enterprise, a wholly owned and operated economic arm and instrumentality of the La Posta Band of Mission Indians ("Tribe"), a federally recognized sovereign Indian tribe. Gentle Breeze Online was established and operates under and subject to the laws of the Tribe and is at all times a wholly owned, separate entity acting as an economic arm and instrumentality of the Tribe.

VERIFICATION: You authorize Us to verify the information You provided to Us in connection with Your Loan application. You give Us consent to obtain information about You from consumer reporting agencies or other sources at any time. We reserve the right to withhold funding of this Loan, at any time prior to disbursement, to allow Us to verify the information You have provided to Us.

CONSUMER REPORTS: You authorize Us to obtain consumer reports about You now or in the future as long as You owe Us money under this Agreement. We may use the consumer report for any purpose authorized by applicable law in connection with a credit transaction involving You and involving the extension of credit to You or review or collection of your account, including but not limited to (i) for authentication purposes, to make sure You are who You say you are, (ii) to make credit decisions; (iii) to determine how much debt You currently have, in order to determine Your debt-to-income ratio, and (iv) to obtain information and characteristics from Your credit report from one or more consumer credit reporting agencies. We reserve the right to withhold funding of this Loan, at any time prior to disbursement, to allow Us to verify the information You have provided to Us. We may report information about Your performance under this Agreement to credit reporting agencies. Late payments, missed payments and defaults may be reported.

YOUR PROMISE TO PAY: You promise to pay Us, or any subsequent holder of this Agreement, the Amount Financed and Finance Charges according to the Payment Schedule in the Truth in Lending Disclosures above plus all other amounts owed to Us under this Loan Agreement.

YOUR FINANCE CHARGES: Finance Charges are the total of any applicable interest and fees and will be the dollar amount the credit will cost you. You may incur additional finance charges if you make a late payment.

DISBURSEMENT: We will make our best effort to process your loan for disbursement of Your loan proceeds within one business day of the day Your loan is approved. You authorize Us to use commercially reasonable efforts to initiate a credit entry by depositing the proceeds of Your loan into Your Bank Account described in Your Disbursement and Payment Choice Authorization. The date that Your loan proceeds are deposited to Your Bank Account is the "Disbursement Date." Unavoidable delays that occur as a result of bank holidays, the processing schedule of Your individual bank, inadvertent processing errors, "acts of God", and/or "acts of terror" may extend the time for the deposit and may cause a change in the Disbursement Date and Your Annual Percentage Rate as disclosed herein. In the event that disbursement is delayed, the Disbursement Date will automatically adjust to the actual date of disbursement.

PAYMENTS: You are required to make your payment on or before the payment due date set forth in Your Payment Schedule above ("Payment Due Date"). If a scheduled payment is due on a day that is not a Business Day, then Your payment will be due on the next Business Day; however, We will credit the payment to Your account as if We received it on the scheduled Payment Due Date. If on the scheduled Payment Due Date ("Maturity Date"), You still owe amounts under this Agreement, You will pay those amounts in full on that date. You must contact a customer service representative at least three (3) days before Your scheduled Payment Due Date to make any modification to the payment schedule.

ELECTRONIC PAYMENT: If You elect to pay Your payments electronically, then Your payment and any Late or Refused Instrument Fees due to Us, if applicable, will be debited electronically from Your Bank Account on each Payment Due Date as set forth in Your Payment Schedule above (see also "**DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION**" below). You may revoke Your electronic payment authorization by contacting customer service at 888-645-4171 or emailing Us at CustomerService@GentleBreezeOnline.com. If we receive your revocation notice at least 24 hours before your payment is scheduled to be processed, we will make every effort to void that future payment. However, if Your scheduled payment is within the next 24 hours, or has already been submitted to Your financial institution at the time of your revocation, it may be too late to stop the processing of that payment. If a payment is processed under these circumstances, then it will be refunded as soon as practicable.

PAYMENT BY CHECK: If You elect to pay by check, then You agree to repay all amounts due pursuant to this Agreement via personal check, cashier's check or money order. Each check payment should be mailed to Gentle Breeze Online, 8 Crestwood Road, Boulevard, California 91905, and must reach Us on or before the Payment Due Date.

PREPAYMENT: You may prepay all or part of the amount that You owe Us at any time without penalty. Partial prepayments will not change the amount or due date of Your remaining payments until Your Loan is repaid in full. If You wish to prepay Your loan in full, then You must contact a customer service representative at 888-645-4171 to obtain an accurate payoff amount and either provide Us with authorization to affect a debit entry to Your Bank Account for the full amount, or otherwise advise Us of Your intended method of prepayment.

REFUSED INSTRUMENT FEE: If Your payment is denied, returned, or otherwise dishonored due to insufficient funds, a closed account, or a stop payment order, then You agree to pay Us a fee of \$25. If You authorized debits from either Your Bank Account or debit card in Your Disbursement and Payment Choice Authorization, You agree that We may debit Your Bank Account or debit card as applicable, for any refused instrument fee. Your refused instrument may also cause Your payment to be late which could result in Your having to also pay a late fee.

LATE FEE: If We receive a payment due from You to Us five (5) or more business days after the Payment Due Date, either as a result of a refused, returned or dishonored instrument, or for any other reason, You will be subject to a late fee of \$30.00. If You authorized a debit from either Your Bank Account or debit card in Your Disbursement and Payment Choice Authorization, You agree that We may debit Your Bank Account or debit card as applicable, for any late fee.

IDENTITY THEFT: If You believe that You have been the victim of identity theft in connection with any loan made by Us, contact us immediately by writing to us at Gentle Breeze Online, 8 Crestwood Road, Boulevard, California 91905 or emailing us at CustomerService@GentleBreezeOnline.com You may be asked to complete an identity theft affidavit and provide a copy of your police report or other supporting documentation.

CANCELLATION: You may cancel Your Loan and Your payment obligations under this Loan Agreement, without cost, fee or finance charges, no later than 12:00 noon Pacific Time of the next business day immediately following the Disbursement Date ("Cancellation Deadline"). To cancel Your Loan and payment obligations, You must inform Us in writing, by or before the Cancellation Deadline by email to CustomerService@GentleBreezeOnline.com that You want to cancel Your Loan. If We timely receive Your written notice of cancellation on or before the Cancellation Deadline and before the loan proceeds have been deposited into Your Bank Account, then loan proceeds will not be disbursed and both Your and Our obligations under this Loan Agreement will be rescinded. However, if We timely receive Your written notice of cancellation on or before the Cancellation Deadline but after the loan proceeds have been deposited into Your Bank Account, then You authorize Us to affect a debit to Your Bank Account or debit card, as authorized in Your Disbursement and Payment Choice Authorization, for the principal amount of Your Loan. If We receive payment of the principal amount by debit of Your Bank Account via the debit, then both Your and Our obligations under this Loan Agreement will be rescinded. If We do not receive payment of the principal amount by debit to Your Bank Account, then this Loan Agreement will remain in full force and effect.

ASSIGNMENT: This Loan Agreement may not be assigned by You. We may assign or transfer this Loan Agreement and Our related rights and obligations without notice to You and Your consent is not required if We make such an assignment or transfer. If We make such an assignment or transfer, Our related rights and obligations transfer to an assignee, who may continue to collect payments from You as set forth in this Loan Agreement.

DEFAULT: You will be in default under this Agreement if You do not make a scheduled payment or pay any other amounts You owe Us when due, or if Your chosen payment method is stopped, denied or otherwise dishonored. If You default on Your Loan, We have the right to declare all principal, finance charges and other amounts that You owe Us to be immediately due and payable in full. If You are in default and You authorized debits from Your Bank Account or debit card, You agree that We can debit Your Bank Account or debit card for the full amount that You owe Us. We may submit Your account to a collection agency and We may also report the incident to a consumer reporting agency database. This may negatively impact Your ability to receive loans or advances from other companies.

CONSEQUENCES OF DEFAULT: Upon a default by You under this Agreement, We may take any one or more of the following actions:

- a) Agree to permit You to cure a payment default before Your account goes into collection by modifying Your Loan Schedule and/or payment amounts (a "Cure Arrangement"). This option is not available for all customers and/or all loan products. If We agree to a Cure Arrangement and You fail to honor its terms, then We will have the right, at Our sole discretion, to terminate the Cure Arrangement and immediately and without notice declare the entire unpaid principal balance and all accrued unpaid finance charge(s) and fees immediately due under Your Loan ("Accelerate Your Loan");
- b) without further action or notice Accelerate Your Loan and require You to immediately pay Us all amounts due and owing pursuant to such acceleration; and
- c) Pursue all legally available means to collect what You owe Us.

By electing any one of these options, We do not waive or release Our right to subsequently elect and apply any other options to collect the amounts due and owing to Us

GOVERNING LAW: The laws of the Tribe and applicable federal consumer financial protection laws will govern this Loan Agreement, without regard to the laws of any state, including the conflict of laws rules of any state. You agree to be bound by Tribal law, and in the event You have a bona fide complaint or grievance ("Dispute"), Tribal law and applicable federal law shall exclusively apply to such Dispute and You hereby consent to the Tribe's jurisdiction to resolve any Dispute between You and Us.

SITUS OF THE LOAN AGREEMENT: The parties agree that this Loan Agreement is made and accepted on Tribal lands within the jurisdiction of the La Posta Band of Mission Indians, a sovereign Indian tribe located in the United States, regardless of Your home state or relationship to the Tribe or its Territory.

SOVEREIGN IMMUNITY: We are funding Your Loan and entering this Loan Agreement in Our capacity as a division of the La Posta Tribal Lending Enterprise, a wholly owned economic arm and instrumentality of the La Posta Band of Mission Indians, a federally recognized Indian Tribe that possesses sovereign immunity from unconsented

suit. Because We are protected by sovereign immunity, You will be limited as to what claims, if any, You may be able to assert against the Us. In particular, no legal action may be brought in any court against Us, the La Posta Tribal Lending Enterprise, or the Tribe without express written consent. However, to encourage the resolution of consumer complaints, the Tribe has approved the Tribal Dispute Resolution Procedure described below.

CUSTOMER SERVICE: Please direct any questions or issues to Our customer service department, in writing to CustomerService@GentleBreezeOnline.com or by phone to [888-645-4171] and We will do Our best to help You quickly. **TRIBAL DISPUTE RESOLUTION PROCEDURE:**

The Tribe has established a Tribal Dispute Resolution Procedure (the "Tribal Dispute Resolution Procedure") to review and consider any and all types of complaints made by or on behalf of Our consumers relating to or arising from this Loan Agreement. We intend and require, to the extent permitted by law, for any complaint lodged, filed, or otherwise submitted by You, or on Your behalf, to follow the dispute resolution procedures set forth in this section and in applicable Tribal law. Copies of relevant Tribal law may be obtained by calling [888-645-4171] or by writing to CustomerService@GentleBreezeOnline.com.

MANDATORY INITIAL DISPUTE RESOLUTION PROCEDURE: If You have a Dispute concerning Your Loan or any aspect of this Agreement, before seeking any other remedy and in accordance with the dispute resolution procedures set forth in Tribal law and described in this Loan Agreement, You must first contact Our customer service department by telephone at 888-645-4171 or in writing via email to CustomerService@GentleBreezeOnline.com. A consumer's complaint to Us shall be considered similar in nature to a petition for redress submitted to a sovereign government, without waiver of sovereign immunity and exclusive jurisdiction, and does not create any binding procedural or substantive rights for a petitioner. We will make Our best effort to expediently gather sufficient facts to answer Your question, make an initial determination with regard to Your Dispute, or otherwise resolve Your Dispute as soon as reasonably practicable, with the goal of responding with Our determination, either orally or in writing, within seven (7) business days of receipt of Your inquiry.

FORMAL DISPUTE RESOLUTION PROCEDURE: In the event that the Dispute is not resolved by Us or You are dissatisfied with Our determination, if You have followed the mandatory initial dispute resolution procedure described above, You may initiate a formal dispute resolution process by submitting a written request for a hearing before the La Posta Tribal Regulatory Authority ("Authority") with regard to Our determination. Your written request for a hearing and review of Our determination must describe the Dispute along with the relief that You are seeking and must otherwise comply with the procedural and substantive requirements of Tribal Law in order to be considered. Your written request for review and hearing must be sent within ninety (90) days after Your receipt of our determination regarding Your Dispute to the La Posta Tribal Regulatory Authority, 8 Crestwood Road, Boulevard, California, 91905. Disputes will be processed by the Authority in accordance with Tribal Law.

The Authority may investigate Your Dispute in any manner it chooses. The Authority may require that You provide additional documentation or information. The Authority may conduct interviews as needed, require sworn statements, or take any other action necessary or advisable to make a determination on Your claim. Failure to respond to a request by the Authority may result in a default.

After an investigation, the Authority may grant or deny Your request for a hearing. If the Authority denies Your request for a hearing, the Authority will either grant Your requested relief or send You a written explanation of the basis for denying Your hearing request and a decision on the merits of Your claim. If the Authority grants Your request for a hearing, it will issue a schedule to proceed that allows You a fair opportunity to be heard.

If You are not satisfied with a final decision of the Authority regarding Your Dispute, You may request review of the decision by initiating an arbitration proceeding within 120 days after Your receipt of the Authority's decision. You shall have the right to select any of the following arbitration organizations to administer the appeal: the American Arbitration Association (1-800-778-7879; www.adr.org) JAMS (1-800-352-5267; <http://www.jamsadr.com>); or an arbitration organization mutually agreed upon by us. The appeal will be governed by the chosen arbitration organization's rules and procedures applicable to consumer disputes, to the extent that those rules and procedures do not contradict either the law of the La Posta Band of Mission Indians or the express terms of this Loan Agreement. Regardless of the outcome of the arbitration, We will be solely responsible to pay the arbitrator's fees.

The words "Dispute" and "Disputes" are given the broadest possible meaning and include, without limitation (a) all claims, disputes, or controversies arising from or relating directly or indirectly to this Tribal Dispute Resolution

Provision, ("this Provision"), the validity and scope of this Provision and any claim or attempt to set aside this Provision; (b) all U.S. federal or state law claims, disputes or controversies, arising from or relating directly or indirectly to this Loan Agreement, the information You gave Us before entering into this Loan Agreement, including the customer information application, and/or any past Loan Agreement or Agreements between You and Us; (c) all counterclaims, crossclaims and third-party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by Us against You, including claims for money damages to collect any sum We claim You owe Us; (g) all claims asserted by You individually against the Tribe, La Posta Management, Us and/or any of Our employees, agents, directors, officers, governors, managers, members, parent company or affiliated entities (collectively, "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on Your behalf by another person; (i) all claims asserted by You as a private attorney general, as a representative and member of a class of persons, or in any other representative capacity, against Us and/or related third parties ("Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by Us or related third parties of any nonpublic personal information about You.

All Disputes including any Representative Claims against Us and/or related third parties shall be resolved by the Tribal Dispute Resolution Procedure in this Provision only on an individual basis with You. Any party to a Dispute, including related third parties, may send the other party written notice by certified mail return receipt requested of their Dispute and setting forth the subject of the Dispute along with the relief requested.

This Provision is binding upon and benefits You, Your respective heirs, successors and assigns. This Provision is binding upon and benefits Us, the La Posta Tribal Lending Enterprise, the Tribe, and Our successors and assigns, and related third parties. This Provision continues in full force and effect, even if Your obligations have been paid or discharged through bankruptcy. This Provision survives any cancellation, termination, amendment, expiration or performance of any transaction between You and Us and continues in full force and effect unless You and We otherwise agree in writing.

THIS TRIBAL DISPUTE RESOLUTION PROCEDURE IS INTENDED AS THE SOLE DISPUTE RESOLUTION MECHANISM FOR DISPUTES AND CLAIMS ARISING UNDER THIS LOAN AGREEMENT. YOU UNDERSTAND THIS TRIBAL DISPUTE RESOLUTION PROCEDURE PROVISION MEANS THAT:

- * **YOUR RIGHT TO FILE SUIT AGAINST US FOR ANY CLAIM OR DISPUTE REGARDING THIS AGREEMENT IS LIMITED BY THIS PROVISION AND SOVEREIGN IMMUNITY.**
- * **YOU ARE GIVING UP YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;**
- * **YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;**
- * **YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT OR ARBITRATION FILED AGAINST US AND/OR RELATED THIRD PARTIES.**

COVERED BORROWER IDENTIFICATION STATEMENT:

You represent and warrant that You are not a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard serving on active duty under a call or order that does not specify a period of thirty (30) days or fewer. You represent and warrant that You are not a dependent of a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard serving on active duty under a call or order that does not specify a period of thirty (30) days or fewer. You understand that We will verify this statement and will be making this Loan in reliance on the truth of this statement.

CONSENT TO ELECTRONIC COMMUNICATIONS: The following terms and conditions govern electronic communications in connection with this Loan Agreement and the transaction evidenced by this Loan Agreement ("this Consent"). By electronically signing this Loan Agreement by clicking the "I AGREE" button and entering Your name below, You are confirming that You have agreed to the terms and conditions of this Consent and that You have the ability to download or print a copy of this Consent for your records.

You agree that:

Any disclosure, notice, record or other type of information that is provided to You in connection with Your transaction with Us, including but not limited to, this Loan Agreement, this Consent, any and all disclosures, change in term notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, and transaction information (collectively, Communications), may be sent to You electronically via email.

You may obtain a copy of any Communication by writing to Us at CustomerService@GentleBreezeOnline.com or by calling Us at 888-645-4171. You may withdraw Your consent to ongoing electronic communication, and request that all Communications be sent to You in paper or non-electronic form, in the same manner.

You agree to provide Us with Your current email address for notices at the address or phone number indicated above. If Your email address changes, You must send Us a notice of the new address by writing to Us at CustomerService@GentleBreezeOnline.com within 5 business days of the change.

In order to receive electronic communications in connection with this transaction, You will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet. Microsoft Internet Explorer 6 or equivalent browser and above supports this feature. You will also need either a printer connected to Your computer to print disclosures/ notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). You must have Your own Internet service provider. We may amend (add to, delete or change) the terms of this Consent to electronic communication by providing You with advance notice.

SIGNATURE AND ACCEPTANCE OF ALL TERMS AND CONDITIONS

BY ENTERING YOUR NAME AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THIS LOAN AGREEMENT AND AGREEING TO ALL THE TERMS OF THIS LOAN AGREEMENT INCLUDING:

***TRIBAL DISPUTE RESOLUTION PROCEDURES PROVISION
*COVERED BORROWER IDENTIFICATION STATEMENT
*CONSENT TO ELECTRONIC COMMUNICATIONS**

YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD OR PRINT A FULLY COMPLETED COPY OF THIS LOAN AGREEMENT FOR YOUR RECORDS.

Please enter your name as it appears on the loan document (ANTHONY A [REDACTED]). This is your digital signature and verifies that you agree to and accept the above terms.

ANTHONY	[REDACTED]
	05/19/2020
Borrower	Date

DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION REVIEW VERY CAREFULLY BEFORE EXECUTING THE LOAN AGREEMENT

By electronically signing this DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION below, You voluntarily authorize Us to initiate disbursement credits and payment debits You have authorized. This DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION is a part of and relates to the Loan Agreement dated [loan agreement signature date] (the "Loan Agreement" or "Agreement"). The words "You" and "Your" mean the borrower who has electronically signed this DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION. The words "We", "Us" and "Our" mean GENTLE BREEZE and Our successors and assigns.

DISBURSEMENT

Disbursements to Your Bank Account: Unless otherwise agreed, disbursement credits of Your loan proceeds will be made to the following bank account ("Your Bank Account").

BANK NAME: REGIONS BANK

TRANSIT ABA NUMBER:063104668

DEPOSIT ACCOUNT NUMBER: [REDACTED]

We will make these disbursement credits by using any commercially available method We choose, such as (but not limited to) Automated Clearing House (ACH) entries, wire transfers, or transactions through Your debit card accessing Your Bank Account. As a data security measure, You will separately provide Us with Your debit card information, if applicable.

YOUR PAYMENT CHOICE AUTHORIZATION

Payment from Your Bank Account:

You authorize Us, and Our successors and assigns to process payment debit entries out of Your Bank Account identified above by using any commercially available methods We choose, such as (but not limited to) ACH entries, "remotely created checks" or transactions through Your debit card accessing Your Bank Account. As a data security measure, You will separately provide Us with your debit card information, if applicable. You specifically authorize Us to use any of these methods to process debit entries from Your Bank Account for all payments due under this Loan Agreement in a sum equal to the payment amount due on the Payment Due Date in the Payment Schedule set forth below; provided, however, that You pre-authorize Us to vary the amount of a debit entry on a Payment Due Date as needed to adjust a payment due on the Loan to reflect: (1) any payment You have already made; and (2) any amount You still owe under this Agreement on the scheduled Payment Due Date

If You have any remaining balance due,, You authorize Us to process one or more debit entries to pay all principal, finance charges and other amounts due to Us as provided in the Loan Agreement. You authorize Us to reprocess debit entries for the same amounts if any attempted payment transaction is dishonored.

We will provide You with 10 days' notice prior to processing a pre-authorized debit entry that varies from the scheduled amount detailed above, unless the variance results from Your request and Your new authorization for Us to change the amount of Your payment going forward.

YOU MAY REVOKE YOUR AUTOMATIC PAYMENT AUTHORIZATION AT ANY TIME BY CONTACTING US DIRECTLY AT 888-645-4171 OR CustomerService@GentleBreezeOnline.com. If we receive your revocation notice at least 24 hours before your payment is scheduled to be processed, we will make every effort to void that future payment. However, if Your scheduled payment is within the next 24 hours, or has already been submitted to Your financial institution at the time of your revocation, it may be too late to stop the processing of that payment. If a payment is processed under these circumstances, then it will be refunded as soon as practicable.

YOU UNDERSTAND THAT REVOKING YOUR AUTHORIZATION DOES NOT RELIEVE YOU OF THE RESPONSIBILITY OF PAYING ALL AMOUNTS DUE IN FULL THAT ARE OWED BY YOU UNDER THE LOAN AGREEMENT.

PLEASE NOTE, YOU ARE NOT REQUIRED TO AUTHORIZE THIS PAYMENT CHOICE AUTHORIZATION OPTION IN ORDER FOR YOUR LOAN TO BE FUNDED. IF YOU PREFER TO USE A DIFFERENT OPTION, PLEASE CONTACT CUSTOMER SERVICE AT 888-645-4171 TO SET UP AN ALTERNATE METHOD OF PAYMENT.

BY TYPING YOUR NAME AND CLICKING THE "I AGREE" BUTTON BELOW, YOU ARE ELECTRONICALLY SIGNING THIS DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION AND AGREEING TO ALL THE TERMS OF THIS AUTHORIZATION.

YOU ALSO ACKNOWLEDGE YOUR ABILITY TO DOWNLOAD OR PRINT A FULLY COMPLETED

COPY OF THIS DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION FOR YOUR RECORDS.

Please enter your name as it appears on the loan document (ANTHONY A [REDACTED]). This is your digital signature and verifies that you agree to and accept the above terms.

ANTHONY [REDACTED]

05/19/2020

Borrower

Date

PRIVACY POLICY**Facts: What does GENTLE BREEZE do with Your personal information?**

Why? Financial companies choose how they share Your personal information. Consumers have the right to limit some but not all sharing. This notice tells You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.

What? The types of personal information We collect and share depend on the product or service You have with Us. This information can include:

***Social Security number and checking account information**

***Payment history and income**

***Employment information and wire transfer instructions**

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reason GENTLE BREEZE chooses to share; and whether You can limit this sharing.

Reasons We can share Your personal information	Do We Share?	Can You Limit This Sharing?
For Our everyday business purposes such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For Our marketing purposes to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	NO	WE DO NOT SHARE
For Our affiliates everyday business purposes information about Your transactions and experiences	YES	NO

For Our affiliates everyday business purposes information about Your creditworthiness	YES	YES
For Our non-affiliates to market to You	YES	YES

To limit Our sharing	<p>* Call 888-645-4171 and Our menu will prompt You through Your choices or</p> <p>*Visit Us on the web at www.gentlebreezeonline.com</p> <p>*Contact Us via email at TILA_COMPANYEMAIL</p> <p>Please note:</p> <p>If You are a new customer, We can begin sharing Your information 30 days from the date You sign the Loan Agreement and receive this notice. When You are no longer Our customer, We can share Your information as described in this notice. However, You can contact Us at any time to limit Our sharing.</p>
Questions?	Call 888-645-4171 or email US at TILA_COMPANYEMAIL or visit www.gentlebreezeonline.com

	Who We are:
Who is providing this notice?	GENTLE BREEZE, a division of the La Posta Tribal Lending Enterprise, a wholly owned and operated economic arm, instrumentality, and limited liability company of the La Posta Band of Mission Indians, a federally recognized Indian tribe, is providing this privacy policy.

	What We do:
How does GENTLE BREEZE protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures. These measures include computer safeguards and secured files and buildings.
How does GENTLE BREEZE collect my personal information?	<p>We collect Your personal information, for example, when You</p> <p>*Apply for a loan</p> <p>*Give Us Your income information</p> <p>*Tell Us where to send the money</p> <p>*Provide account information</p> <p>*Provide employment information We also collect Your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	Federal law provides You the right to limit only

	<p>*sharing for affiliates“ everyday business purposes information about Your creditworthiness</p> <p>*affiliates from using Your information to market to You</p> <p>*sharing for nonaffiliates to market to You</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on Your account.

Definitions:	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>*Our affiliates include other business entities of the Tribe.</i>
Non affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to You. <i>*GENTLE BREEZE does not jointly market.</i>